

Purpose

This is intended to provide directions for adjusters on reviewing mileage discrepancies.

Teams Impacted

- Client Relations
- Claims and their core department leadership teams
- Data Management

Types of Mileage Discrepancies

- 1. **Negative Mileage** The claim mileage is lower than the contract start mileage and the daily mileage is negative. If this is present, verify if you have a month-to-month contract or term contract.
 - a. For Month-to-Month Contracts
 - Move on to the next section how to proceed with a mileage calculation. Have a Claims Lead follow the instructions the calculator provides based on the outcome of the calculation. Note the action taken by the Claims Lead in the Contract Notes.
 - b. For Term Contracts
 - Task all scenarios to Client Relations to review. Refer to the Tasking to Client Relations Job Aid.
- Verified Proof of Inaccurate Contract Start Mileage Verifiable records or Carfax show a
 date and mileage which proves the contract start mileage is wrong. If this is present, verify if
 you have a month-to-month contract or term contract.
 - a. For Month-to-Month Contracts:
 - Move on to the next section how to proceed with a mileage calculation. Have a Claims Lead follow the instructions the calculator provides based on the outcome of the calculation. Note the action taken by the Claims Lead in the Contract Notes.
 - b. For Term Contracts:
 - Task all scenarios to Client Relations to review for. Refer to the Tasking to Client Relations Job Aid.
- 3. **True Mileage Unknown / Inoperable Odometers / Rollback Odometers** Verifiable records or Carfax confirms the true mileage of the vehicle is unknown due to an inoperable odometer or rollback of mileage at some point in the vehicle's history.
 - a. For Month-to-Month Contracts
 - If the claim breakdown date is less than 90 days of coverage, create a task in CMS to Client Relations as a mileage discrepancy and Client Relations will review for potential cancellation. Refer to the Tasking to Client Relations Job Aid.
 - If the claim breakdown date is more than 90 days from sale, proceed with the claim and do not send to Client Relations.
 - b. For Term Contracts
 - Task all scenarios to Client Relations to review for potential cancellation. Refer to the Tasking to Client Relations Job Aid.

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- 4. **High Mileage Per Day (HMPD)** The claim mileage shows the customer driving excessive miles of +200 MPD within the first 90 days of coverage. If this is present, see steps below.
 - a. Claim is less than 90 days of coverage and +200 MPD we have a potential mileage discrepancy to resolve. Address 3 Commercial / Rideshare outcomes:
 - Commercial or Rideshare surcharge present → proceed with claim. No calculation needed and do not send to Client Relations.
 - Commercial or Rideshare surcharge NOT present → contact customer on HMPD found and inquire on usage for potential Commercial / Rideshare use. Contact shop and request photos of vehicle to verify any Commercial / Rideshare signage. Task to Client Relations only if customer admits to Commercial / Rideshare use or Commercial / Rideshare signage is present on vehicle with no surcharge.
 - Commercial or Rideshare surcharge NOT present → customer states NO Commercial or Rideshare and there are no photos showing Commercial / Rideshare → proceed with claim. No calculation needed and do not send to Client Relations.
 - The Tasking to Client Relations Job Aid.
 - Claim is greater than 90 days of coverage and +200 MPD → proceed with claim.

How to Proceed with a Mileage Calculation

- When a mileage discrepancy is discovered, verifiable records must be requested from the customer (closest to date of sale - ideally no older than 12 months of contract sale date). If no records are received, a Carfax report may also used if the mileage reporting's are within 12 months of contract sale date.
- 2. Verify the breakdown mileage with the shop.
- 3. Proceed with creating a mileage calculation below.

Mileage Calculation

1. The key reference points needed for the calculation are in order: the contract plan type/code, contract start date/mileage, breakdown date/mileage and service record/mileage. Please see an example of a calculation below as a reference:

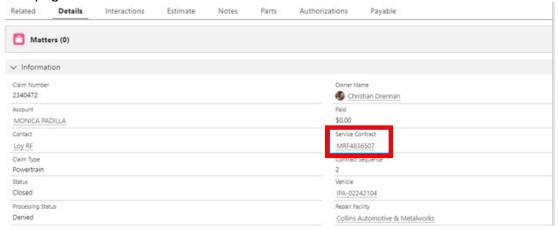
Use for Calculating Inception Mileage:			
Plan Type Code:	MPTE		
Contract Sale Date:	10/21/2023	Corrected Sale/Inception Miles:	154717
Inception Miles:	150,001	Message Data Mgmt chat with corrected mileage	
Service/Claim Date:	11/24/2023	and contract #. Proceed with claim as normal.	
Service/Claim Miles:	155,866		
Maint Record Date:	10/14/2023		
Maint Record Miles:	154,481		
Elapsed Days Claim/Maint:	41		
Elapsed Miles Claim/Maint:	1,385		
Miles Per Day (Average):	34		
Elapsed Days Maint/Sale:	7		
Miles Elpased in Contract	1,149		
Days Elapsed In Contract:	34		
Mileage Band	10		
Plan Type	1		

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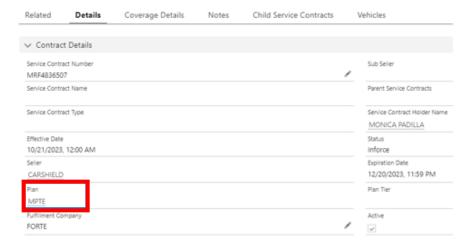
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2. To locate the contract plan type, select the **[Contract Number]** under the Claim Details page.



3. Under the Contract Details page, the plan type can be located as shown below.



- 4. Ensure your calculation is accurate and makes sense. Make sure to use the correct plan type/code. Make sure to use the correct sale date and inception mileage, BREAKDOWN DATE (not call-in date) and breakdown mileage, and record date and mileage closest to the contract sale date in the appropriate sections. Failure to do so will produce an incorrect proposed mileage.
- 5. Follow the instructions as explained on the mileage calculator noted in RED once your calculation is complete.
- 6. If the instruction is to send to Client Relations, you may send a task to Client Relations.
- 7. If the instruction is to "Message Data Management chat with corrected mileage and contract #. Proceed with claim as normal.", use your Teams application to message data management with the corrected mileage and contract number. Proceed as normal means to adjudicate as normal, which may lead to coverage or a denial.

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8. Save the calculation as a word document to CMS documents along with records used for calculation.

Communicating Mileage Discrepancies to RF and Contract Holder Post Tasking

- 1. If the instruction on the calculator is to task to Client Relations, communicate the mileage issue to the contract holder and repair facility.
- 2. Advise that claim cannot be authorized until the mileage discrepancy is corrected but you will move the claim along as far as possible with collecting diagnosis, estimate for repairs, etc. **Do not have the shop perform tear down if this is needed for the claim.**
- 3. Advise that the review is targeted to be complete within 24 hours and the contract holder and repair facility will be contacted when the review is complete.

Approval & Revision

Date Created [03/24/2022]	Created By [Brooke Thomas]		Date Approved [3/24/2022]		Approved By [Jessica Rivera]	
Date Revised [7/25/2022]	Revised by [Dave Escobar]		Description PD process]	Date Ap [9/1/202	oproved 22]	Approved By [Matt Brimhall]
Date Revised [12/27/2023]	Revised by [Dave Escobar]	[Overhaul calculator now provid Claims Ad they need claim and task to CR will now haparameter to proceed	Description of the mileage process that will de direction to the juster & Lead when to proceed with the message DM, or for review. TMU ave a >90 day that allows Claims HMPD section o simplify steps in	12/27/2	oproved 023	Approved By [Jason Currier]
1/24/2024	Revised by [Jessica Rivera]	use photos Also remo calc being bullet whe photos are	Description HMPD for comm s being obtained. ved unnecessary sent to us in 3 rd n no statement or e presented g comm use.]	Date Approved [1/25/2024]		Approved By [Dave Escobar]
Date Revised [Date]	Revised by [Revisor Name]	Revision D		Date Ap [Date]	proved	Approved By [Approver's Name]

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